



JOB OPPORTUNITY

CALIFORNIA DEPARTMENT OF INSURANCE

ASSOCIATE INSURANCE RATE ANALYST

\$4,619.00 - \$5,784.00

MARKET CONDUCT DIVISION

Field Rating & Underwriting Bureau

Sacramento, San Francisco, or Los Angeles

RESPONSIBILITIES:

The Field Rating & Underwriting Bureau is seeking an Associate Insurance Rate Analyst (AIRA) to lead and conduct complex rating and underwriting examinations involving all lines of insurance of licensed California insurers in an effort to protect the consumer from unfair practices and to ensure compliance with California law while promoting competition and fairness in the insurance marketplace. The AIRA analyzes rates, rating plans, underwriting rules and guidelines, loss experience, judgment and subjective rate factors, risk loss exposure, and classifications for rate adequacy and adherence to law. Specific duties include but are not limited to: organizing and directing the examination, corresponding with the insurer, communicating with insurer and Department staff, collecting and analyzing insurer data, reviewing insurer rules, rates and policies, summarizing findings and resolutions, writing a clear and concise report of the examination, and participating in further corrective activities. The analyst also participates in the investigation of consumer complaints and special projects. The AIRA must be able to apply knowledge of computer applications including word processing, spreadsheet software, electronic mail, and the internet to accomplish multiple tasks concurrently and complete work assignments. **TRAVEL IS REQUIRED, BOTH IN-STATE AND OUT-OF-STATE.**

DESIRABLE QUALIFICATIONS:

- Ability to analyze California law and insurer data effectively and to complete work on time, correctly, and completely.
- Strong writing, organizational, analytical, computer and verbal communication skills are necessary. The ability to work independently is essential.
- At the Associate level, three years of insurance underwriting experience and any regulatory compliance experience is desired, but not required.
- Graduation from college with a bachelor's degree is highly desirable; however, experience will be accepted in place of a college degree on a year-for-year basis.

WHO MAY APPLY: Applications will be accepted from current State employees at the Associate Insurance Rate Analyst level, those within transfer range, or individuals who have list eligibility. Training and Development Assignments may be considered only if necessitated for recruitment purposes. All applications will be reviewed; however, only the most qualified candidates will be interviewed. Applicants currently on SROA lists or employed by a surplus department are encouraged to apply. Surplus candidates must attach a copy of their letter. **All applicants must clearly indicate the basis of their eligibility** (i.e. SROA, surplus, reemployment, reinstatement, transfer, list eligibility or Training and Development Assignment) on the state application.

APPLICATION PROCEDURE: Send a completed standard State of California application to Teresa Foster, Department of Insurance, Human Resources Management Division, 300 Capitol Mall, Suite 1300, Sacramento, CA 95814. Please indicate **"Associate Insurance Rate Analyst - 413-122-4438-005"** on the State application form. Applications received without this information may not be considered for review. For additional information, please call (916) 492-3423.

FINAL FILING DATE: September 30, 2013 - Close of Business 5:00 p.m.

NOTE: Interested individuals must submit an application in order to be considered for this position.

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DO NOT SUBMIT APPLICATIONS TO THE CAL-HR

AN EMPLOYER OFFERING EQUAL EMPLOYMENT OPPORTUNITY TO ALL REGARDLESS OF RACE, COLOR, CREED, NATIONAL ORIGIN, ANCESTRY, SEX, MARITAL STATUS, DISABILITY, RELIGIOUS OR POLITICAL AFFILIATION, AGE OR SEXUAL ORIENTATION.